University living

Most universities are like towns themselves, with their own banks, pharmacy, health services, shops, cafes and bars. They even have their own crime and their own security too. Of course, you're going to need somewhere to live.

Colleges

Unis often have their own choice of residential 'colleges' that are home to a variety of students. Each college or hall of residence has its own culture and facilities. Living on campus can mean instant mates and great support.

This might be a great choice for you – although you will have independence, your power bills and perhaps some meals will all be taken care of. You're a grown-up but there will be a level of supervision and rules which might be good for you (and your parents!) depending on you.

On and near campus accommodation

If you're not into the college lifestyle, there are plenty of apartment-style options created for students. Some may even be on campus, and the others are positioned close by. What you loose in the spirit of college living you might gain with more freedom. Again, it all depends on you.

Private board

You might go for full-board, usually for a furnished bedroom in a 'family' home with meals provided and included in the cost. Perhaps your family knows someone who lives where you want to study? Again, it's depends on you.

Flatting

Flatting or shared housing. This is the big one, with big risks but, of course, potential big rewards too. As per usual, it all depends on you and your circumstances. If you decide to set up a flat or take a room in a shared house, just remember – especially in your first year away from school – that, as well as staying on top of your studies – you're going to have to keep track of:

- electricity
- gas
- maybe water
- rent
- food – all of it
- maybe insurance.
- transport (you certainly won't be on campus)
- phone
- bond

And that's before you even look at the big one: RENT.

Crossing the state line

Unlike all those people going away to 'college' in American sit-coms, Aussies usually study at a university near where they live. Why? Good question. University education in the US has a different culture. For a start, it has ALWAYS cost lots of money, so parents save up for years and may be able to subsidise their kids' education and living expenses.

Moving away

For some people, moving away from their family – and outside their comfort zone – can be really good. It can inspire, putting you in the path of new people and new ideas. And it certainly teaches you independence and, in another way, to value what you have.

- Put yourself in a new environment and live by your wits.
- Do the best course for you – no matter where it is.
- Get involved with a new social network.

Lifestyle

It's not all about uni, TAFE or whatever formal education you're embarking on. Ultimately, it's all about you. Really, it is. So do you like the tropics? Maybe you like it mild? Do you want to try life in a small town or do you want to hit the big smoke? Actually, what are you into?

- Rock-climbing.
- Mountain-biking.
- Surfing.
- Night-clubbing.
- Hiking.
- Playing music.
- Listening to music.
- Eating.
- Fishing.
- Watching sport.
- Skiing.
- Bird-watching.
- Train-watching.

Then go somewhere where it's happening!!

National Accommodation Scholarships (NAS)

The cost of accommodation can be a burden if you need to move away from home to start higher education. National Accommodation Scholarships (NAS) provide low socio-economic students with about $4500 per year for up to four years. It is to assist students who have to travel more than 100 kilometres to do a specialist course not available near their own home.

FYI

- You may be eligible for government assistance, such as rent assistance, Youth Allowance or Austudy. Centrelink is the place to go to find out about this: www.centrelink.gov.au ; 1800 050 004
- Always keep your options open by looking at unis further away – see info starting on page 162 for ideas, and see page 58 for studying overseas info.
- National Accommodation Scholarships (NAS): www.dest.gov.au